Selling your Shared Ownership home

Introduction

Metropolitan specialises in the development and sale of new and existing Shared Ownership homes. We aim to offer all resale homes to buyers who can't afford to buy or rent a suitable home without assistance. Our buyers are those who;

- Have applied to our Re-sale service,
- Are registered with First Steps in London,
- Or registered (outside of London) with their local Help to Buy Agents
- Or, on a housing register with a Local Authority and who meet the nomination criteria.

Your Lease contains a clause stating that when you decide to sell your home it must be offered to Metropolitan to find a potential purchaser (for a limited period of time). This period of time is called a nomination period and is designed to enable us to sell your home to someone who would otherwise be priced out of home ownership. The clause can be found within the subsections of your lease.

We apply an 8 week nomination period to most properties. There is usually a 4-week nomination period applied to homes sold in the East Midlands and the North of England. You will need to notify us if your lease stipulates a different nomination period at the time when you decide to sell.

The Service

You will receive a personalised and comprehensive resale service, which is delivered jointly by our Re-sale & After Sales Team. Teams are equipped with the expertise and knowledge to sell your home, whilst also providing a high level of customer service. The service includes:

- Marketing expertise: an experienced Homematch officer will market your property with Rightmove and other online advertising agencies if required. We will also market the property on www.mho.co.uk and contact interested purchasers who have registered their interest directly with us. We will also arrange your viewing appointments on your behalf, to ensure they fit in around your schedule
- We will liaise with the buyer to arrange both their financial assessment and mortgage
- Once a buyer has been found you will be allocated an After Sales advisor who will be on hand to offer advice and support, whilst managing the conveyance process and progressing your sale through to completion.
- Regular updates, provided by your After Sales advisor
- We recognise selling your home can be expensive and so Metropolitan will cover our solicitor’s costs
- A full Leasehold Management Pack.
Selling in summary

Our visual guide to the key steps of selling your Shared Ownership home

1. **Step 1: Instruct a valuation**
   - Full valuation must be provided by an independent RICS surveyor
   - Your valuation is valid for three months
   - Supply Metropolitan with the valid valuation meeting all criteria
   - 1 - 2 weeks

2. **Step 2: Request to market property**
   - Forward the following to our Re-sale Team:
     - Energy Performance Certificate (EPC)
     - Full photocopy of lease
     - Completed Request to Proceed Form
     - Completed Property Description Form
     - Full details of your solicitor
     - Good quality images of your home
   - 2 to 5 working days

3. **Step 3: Marketing for viewings and sales**
   - A member of the Re-sale team will contact you and prepare marketing material
   - Property marketed till it's sold

4. **Step 4: Identify a buyer**
   - We assess potential buyers eligibility
   - We refer back to buyers list if initial buyer withdraws
   - Don't put offer on another property until a confirmed buyer is in place
   - 5 - 10* working days

5. **Step 5: We instruct our solicitors**
   - A Re-sale Officer is appointed to you
   - Your chosen solicitor liaises with ours and progress your sale
   - 5 working days

6. **Step 6: Pre-completion**
   - Contracts exchanged and completion day set.
   - Report on rent and service charge
   - Any outstanding arrears to be paid
   - 5 working days

7. **Step 7: Completion**
   - Hand keys to new buyers
   - Cancel Direct Debits
   - Take meter readings for accurate final bill
   - Huzzah!

8. **Step 8: Shout about it**
   - Fill out our customer satisfaction survey and let us know how sales process went, get involved with our customer forum or even volunteer for publicity to help raise awareness.

*This varies between property and lease type.
Costs and fees payable when selling your property

<table>
<thead>
<tr>
<th>COST</th>
<th>FEE (£)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Independent Valuation</td>
<td>The cost of your valuation will vary, based on the area you live in, the value of your property and your choice of appointed surveyor. This will usually vary between £200 and £400.</td>
</tr>
<tr>
<td>Energy Performance Certificate (If required)</td>
<td>From £35.00 (plus VAT)</td>
</tr>
<tr>
<td>Metropolitan resale admin fee for administering the sale and finding a buyer.</td>
<td>1% plus VAT against full market value (as per your independent valuation)</td>
</tr>
<tr>
<td><strong>Example:</strong></td>
<td></td>
</tr>
<tr>
<td>£200,000 (Full market value) x 1% = £2000 (plus VAT, currently 20%)</td>
<td><strong>Total £2,400</strong></td>
</tr>
<tr>
<td>Your legal fees</td>
<td>Varies, please contact a solicitor to obtain a quote. A panel has been provided towards the back of this pack.</td>
</tr>
</tbody>
</table>

*Prices given are correct at time of publication but may vary by legal service provider.

The process

**Step 1: Instruct a valuation.**

Under the terms of your lease, a valuation which has been carried out by an independent surveyor, must be completed and agreed with Metropolitan before we are able to market the property for sale. The sale price is based on the figure contained within the valuation report and cannot be negotiated.

It is important to note that your valuation is valid for 3 months, and so you should instruct the valuation when you are ready to market the property (and not before), to avoid an additional valuation at cost to you.

You may appoint either one of the surveyors from the list enclosed, or your own choice of surveyor. You will need to ensure the following guidelines are adhered to when instructing your valuation:

- The valuer must be RICS accredited, registered and regulated
- The valuer must be independent of an estate agent
- The valuation must be based on the current leasehold interest and should include the current lease term
- The valuer should provide at least three comparable properties and sale prices. The comparables must be from within the last six months
- The valuer must not be related or known to you
- The valuer must inspect the interior of the property and provide a full valuation report
- Valuations carried out for bank or mortgage purposes only are not sufficient
- Metropolitan will require a copy of the valuation report, the date and duration of validity of the valuation must be shown on the report

**Shared Ownership homes with a low lease term:**

Before you instruct the valuation, please ensure you check your lease and confirm the number of years remaining. If you need help with this please call us on 0203 535 2760 and we will be happy to provide some assistance.

If your lease has 80 years or less remaining, then you will also need to ensure the surveyor includes a value for the lease extension within the report. This will ensure we are able to give the perspective purchaser the option to extend the lease simultaneously, with purchase of your home. The cost of the lease extension will be paid by the purchaser upon completion. Homes with a lease below 80 years can be harder to sell and perspective purchasers may find it difficult to obtain a mortgage. This is because lenders are more reluctant to lend against a property with a low lease term.
If your lease is below 80 years and you do not include a lease extension premium within your valuation, we will be unable to market the property until we have received this information.

Please note that the above guidelines must be adhered to, you will be required to liaise with the valuer for any necessary corrections should they not be met and any additional costs incurred as a result of this will be your responsibility. Please check your valuation before sending it to Metropolitan, as a valuation which does not meet the above criteria will not be accepted by us and may delay the resale process.

Step 2: Formal request to market the property

Once you have received the completed valuation report, you should check the document to ensure it meets with the step one requirements. If you are happy that the report is accurate and wish to formally proceed with the sale of your property, you will need to forward the following documentation to the Re-sale Team:

- Your completed Valuation Report
- An Energy Performance Certificate (EPC). It is important to check before instructing an EPC, that you do not already have an active EPC from when you purchased the property, as you may be able to use this. The EPC would have been provided to you at the point of sale. The EPC may also be available via www.epcregister.com please log in and check via “Retrieve report using property address” on the left-hand side of the webpage. Please note that we are unable to provide copies.
- A full photocopy of your lease (your legal representative will be able to obtain a copy of this if you are unable to locate. Alternatively you may refer to the Land Registry.)
- Your completed Request to Proceed Form, which is provided in this pack
- Your completed Property Description Form, (a blank form is provided in this pack)
- Your full Solicitor’s details, including name, address, telephone number and direct email address

Good quality photographs of your home which can be used for marketing purposes.

Please note that the nomination period will begin from the date that we receive all of the above documentation. Incorrect/incomplete documents or valuation rectifications will delay the process, and the start of your nomination period.

Step 3: Marketing for sale and viewings

Once the Re-sale Team have received your formal confirmation to proceed along with the requested information, we will assign your sale to an experienced Re-sale Officer who will prepare the marketing literature. The Officer will contact you within two working days from receipt of your information, to introduce themselves to you and confirm the marketing being applied to your home.

Please note that your full colour sales particulars will be prepared and sent to you by email for approval before it is made live to prospective purchasers. Please ensure that you check the details within the advertisement for accuracy.

Your property will continue to be marketed for sale until a buyer is found. We will contact you to arrange viewings on behalf of prospective buyers and arrange appointments that fit around your schedule.

Or why not have an open day? Booking all viewing appointments on the same day will enable you to see all potential buyers in one session, which may be a better use of your time. An open day is also a good way to for potential purchasers to see that there is interest in the property. Open day appointments will be dependent on the availability of prospective purchasers and may not always be possible if your buyers have different working hours.
**Step 4: Identifying a buyer**

Potential buyers will contact Metropolitan directly to confirm their interest in your home, and the nomination period will be placed on hold. We will assess their eligibility before arranging a meeting with a specialist financial advisor for an affordability assessment. If they are successful in their assessment, and meet the affordable housing eligibility criteria required to buy your home, they will be sent a formal offer letter and will become the nominated buyer.

We strongly advise that you do not to put an offer on another property until you have a confirmed buyer in place.

Where the buyer withdraws from the sale and there are a number of weeks remaining within the nomination period, we will refer back to the list of interested applicants, in order to try and allocate a buyer and offer the home for affordable home ownership. We do this up until the time when the nomination period has been exhausted. If we are unsuccessful in nominating a buyer during the nomination period, you will be able to sell your home on the open market.

**Step 5: Instructing Solicitors**

At this stage, the Re-sale Officer will inform the After Sales Team that a buyer has been nominated, the After Sales team will then manage your sale through to completion, liaising with you, your buyer and with the respective solicitors for each party.

You will be allocated an individual After Sales advisor, who will be your direct point of contact during the sale of your home. They will progress the sale through to completion, and keep in regular contact with you, providing updates and advice as to the next stage of the process.

At this point, you will need to formally advise your Solicitor to manage the legal side of the sale (known as ‘conveyancing’ – the legal transfer of ownership from party to another) of your home on your behalf. You can find a panel of Solicitors who have experience in Shared Ownership resales transactions enclosed in this pack, or you can appoint a Solicitor of your choice.

We will instruct our Solicitor to proceed, who will then make contact with your Solicitor to commence with the legal aspects of the sale.

Once available, the buyer’s Mortgage Offer will need to be approved by our Solicitors and a formal “Undertaking” document signed to confirm our consent.

We will respond to any enquiries raised by the buyer’s Solicitor, this will often include a request for a Leasehold Information Pack, which we will provide in full, within 10 working days of a request. This is included within the administration fee that you pay to Metropolitan.

Your Solicitor will liaise with the buyer’s Solicitor to ensure that all enquiries are responded to ahead of completion, and that property searches are complete. Please keep in contact with your solicitors to ensure they are progressing your sale.

**Step 6: Pre-completion**

Once all of the legal formalities have been completed, contracts will be exchanged and a completion date will be set. Your solicitor will keep you informed of the progress.

Metropolitan require 10 working days notice, in order to set up completion.

Our solicitors will request an up to date status report on your rent and service charge account prior to completion, you will be expected to pay any outstanding arrears upon completion.

**Step 7: Completion**

Your solicitor will advise you of completion and you will be expected to vacate the property and hand your keys over to your buyer(s).

Please remember to cancel your Direct Debit with Metropolitan, to avoid any over payments. It is also a good idea to take meter readings and confirm these to your energy provider to ensure that you receive an accurate final bill.
Reselling your home FAQ’s

What happens if Metropolitan does not find a buyer within the nomination period?
If we are unsuccessful in finding a buyer, we will release your property onto the open market for sale. You will need to appoint an Estate Agent. You are able to sell 100% of your property (known as a simultaneous staircasing sale), or just your share.

If you find a buyer for your share, you will need to sell at the price confirmed within your independent valuation. If you find a buyer for 100%, you are able to sell for a higher amount, but where you sell for less than the independent valuation, you must be prepared to make up any shortfall, as Metropolitan will expect our full share amount based on the independent valuation. If Metropolitan waives the nomination rights, you will be responsible for all selling costs, since we will no longer be charging an administration fee.

How long is my valuation valid for?
Your valuation is valid for 3 months. After 3 months a desktop valuation will be required to endorse the value. After 6 months a new valuation and re-inspection will be required.

Can I sell if my property is in negative equity?
Before you begin the resale process it is your responsibility to contact your lender to gain consent to sell the property if it has fallen into negative equity.

Where a low property value means that the proceeds of the sale may not be enough to redeem (pay off) the mortgage loan, your lender may not allow the sale. Depending on your lender’s view, you may still be able to sell the property, however you would have to make up any shortfall when redeeming your mortgage loan.

By signing the confirmation of valuation form below, you are confirming you have made the necessary checks and are in a position to sell your property.

I have made improvements to my home. Are they taken into consideration?
When the property is valued, it is done so at full market value, and within its current form. The valuation will include any value your improvements have added to the property.

We will then market your share as per the valuation, which will include a percentage of the improvements made.

When should I look for another home?
You should start looking for another home as soon as you decide to sell. We would however discourage you from putting a formal offer on another property until a buyer has been confirmed.

Can my buyer purchase more than my available share?
The buyer will be assessed by the financial advisor for maximum affordability. If they are able to afford a larger share than is for sale, they are required under the terms of the scheme to purchase a larger percentage of your home. This is known as Staircasing, and it is a paper-based exercise that we will administer during the sale. The Staircasing transaction will not affect your sales proceeds.

Why does Metropolitan charge a re-sale fee?
Your lease stipulates that a fee will be payable to Metropolitan where we nominate a buyer for your property. The re-sale fee charged is highly competitive and has been benchmarked against other housing associations and Estate Agents.

We offer a comprehensive service that includes the following:

- Administering the sale and finding a buyer
- Marketing costs – we will market your property with Rightmove and other online advertising agencies if required. We will also market the property on www.mho.co.uk and contact interested purchasers who have registered their interest directly with us
- Our Solicitor’s fee, which is normally charged at £225 plus VAT and disbursements.
- A premium leasehold information pack (where we manage the property), normally charged at £100 plus VAT.
- A team of advisors who are experienced in the resale process and are on hand to assist with any enquiries you or your solicitors may have.
Why does Metropolitan charge me 1% on the full valuation and not just on my share?

The level of fee has been set at 1% of the full market valuation to cover marketing and staffing costs. When selling through Metropolitan you will find that at 1% of your property value, we are more affordable than many estate agents who often charge up to 2% of the value of your home.

We also include benefits such as Metropolitan legal costs, and a premium leasehold information pack, both of which are usually charged on top of the administration fee by most selling agents and other associations. It is also important to note that we do not charge a fee for the work that we have completed when we are unable to find a purchaser, many other housing service providers levy a charge for this.

Why does Metropolitan appoint a Solicitor to act on their behalf?

To facilitate the legal process of approving the buyer’s mortgage, assigning the lease to the new buyer and dealing with general legal matters of the sale, Metropolitan will appoint a Solicitor to act on its behalf.

Which Solicitor should I use?

Metropolitan are unable to recommend a Solicitor to act on your behalf, though we would advise you to appoint a solicitor who has experience in Shared Ownership conveyancing. We have provided information of a panel of such Solicitors within this pack to assist you, but we would advise you to obtain quotations from different Solicitors before choosing one.

Panel of registered surveyors

Panel of Surveyors

Please note on the following page a panel list of surveyors who are regulated by the Royal Institute of Chartered Surveyors (RICS). The surveyors provided are also familiar with Shared Ownership.

The surveyors we have suggested as part of our panel are fully independent to Metropolitan, and we have no influence over the valuation figure that they calculate.

It is your responsibility to ensure that the report meets with our requirements. If you need any help or further explanation as to the requirements, please contact us on 0203 535 2666 and we will be happy to assist.

Our requirements for the completed valuation report are:

- The valuer must be RICS qualified and regulated
- The valuer must be independent to an estate agent
- We are unable to accept Estate Agent valuations since they are not RICS qualified
- The valuer should provide at least 3 comparable properties and sale prices. The comparables must be dated within the last 6 months
- The valuer must not be related or known to you
- The valuer must inspect the interior of the property and provide a full valuation report
- Valuations carried out for bank or mortgage purposes will not be accepted
- Metropolitan will require a copy of the valuation report; the validity of the valuation must be shown on the report
- You must confirm to the valuer on the day of the appointment, an accurate number of years remaining on the lease, as this can have impact on the valuation figure.

The above guidelines must be adhered to, you will be required to liaise with the valuer for any necessary corrections and any additional costs incurred as a result of this will be your responsibility.

A valuation which does not meet the above criteria will not be accepted by Metropolitan.
### Panel of registered surveyors

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<thead>
<tr>
<th>MAP Surveyors:</th>
<th>Copeland Yussuf Chartered Surveyors:</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Areas covered:</strong></td>
<td><strong>Areas covered:</strong> London and all surrounding areas (further afield if requested)</td>
</tr>
<tr>
<td>All: BR, CR, DA, SE, EC, E</td>
<td><strong>T:</strong> 0203 005 8660</td>
</tr>
<tr>
<td>EN 1 - 3; TN 1 - 22; ME 1 – 2, 4 – 6, 10, 14 – 20;</td>
<td><strong>FEE:</strong> £250 plus VAT</td>
</tr>
<tr>
<td>N 1 4 – 5, 7, 16, 19; KT 1-8, 10, 17, 19;</td>
<td><strong>T:</strong> 0208 300 1144</td>
</tr>
<tr>
<td>TW 1-2, 9-12; SW 2, 9, 13-15, 17-20</td>
<td><strong>FEE:</strong> £200 plus VAT</td>
</tr>
<tr>
<td><strong>T:</strong> 0208 300 1144</td>
<td><strong>W:</strong> <a href="http://www.goldcrestsurveyors.com">www.goldcrestsurveyors.com</a></td>
</tr>
<tr>
<td><strong>W:</strong> <a href="http://www.mapsurveyors.co.uk">www.mapsurveyors.co.uk</a></td>
<td><strong>Price quoted upon value of property.</strong></td>
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<thead>
<tr>
<th>Capital Chartered Surveyors:</th>
<th>Castles Surveyors:</th>
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<tbody>
<tr>
<td><strong>Areas covered:</strong></td>
<td><strong>Areas covered:</strong> N1-N22, NW2-NW7, E2-E17, EN1-EN4.</td>
</tr>
<tr>
<td>Birmingham, Derby, Nottingham, Leicester &amp; Manchester</td>
<td><strong>T:</strong> 0208 804 5678</td>
</tr>
<tr>
<td><strong>T:</strong> 0208 875 0035</td>
<td><strong>W:</strong> <a href="http://www.castles-surveyors.co.uk">www.castles-surveyors.co.uk</a></td>
</tr>
<tr>
<td><strong>W:</strong> <a href="http://www.capitalchartered.co.uk">www.capitalchartered.co.uk</a></td>
<td><strong>FEE:</strong> £300 plus VAT</td>
</tr>
<tr>
<td><strong>Price quoted upon value of property.</strong></td>
<td><strong>Price quoted upon value of property.</strong></td>
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<tr>
<th>Gold Crest Surveyors:</th>
<th>Aspect Surveyors:</th>
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<tbody>
<tr>
<td><strong>Areas covered:</strong></td>
<td><strong>Areas covered:</strong> All London postcodes and majority postcodes within the M25</td>
</tr>
<tr>
<td>Birmingham, Derby, Nottingham, Leicester &amp; Manchester</td>
<td><strong>T:</strong> 0208 446 4808 <em>(Quote Metropolitan)</em></td>
</tr>
<tr>
<td><strong>T:</strong> 01332 678416</td>
<td><strong>W:</strong> <a href="http://www.aspectsurveyorslimited.com">www.aspectsurveyorslimited.com</a></td>
</tr>
<tr>
<td><strong>W:</strong> <a href="http://www.goldcrestsurveyors.com">www.goldcrestsurveyors.com</a></td>
<td><strong>FEE:</strong> £195 plus VAT</td>
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<tr>
<td><strong>Price quoted upon value of property.</strong></td>
<td><strong>Price quoted upon value of property.</strong></td>
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<tr>
<th>Watsons:</th>
<th>Sheppard &amp; Co Chartered Surveyors:</th>
</tr>
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<tbody>
<tr>
<td><strong>Areas covered:</strong></td>
<td><strong>Areas covered:</strong> All CB Postcodes &amp; PE 16,19,26,27,28,29</td>
</tr>
<tr>
<td>NR, IP &amp; PE Postcodes</td>
<td><strong>T:</strong> 01480 432 653</td>
</tr>
<tr>
<td><strong>T:</strong> 01603 751577</td>
<td><strong>W:</strong> <a href="http://www.sheppco.co.uk">www.sheppco.co.uk</a></td>
</tr>
<tr>
<td><strong>W:</strong> <a href="http://www.watsons-property.co.uk">www.watsons-property.co.uk</a></td>
<td><strong>FEE:</strong> £300 plus VAT</td>
</tr>
<tr>
<td><strong>FEE:</strong> £200 plus VAT</td>
<td><strong>FEE:</strong> £200 plus VAT</td>
</tr>
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8.
Confirmation of instruction – MHO resale Res.3.1

Please email to hmresale@metropolitan.org.uk with a copy of the completed valuation report

**Your details:**

Name: .................................................................................................................................

Address: .............................................................................................................................

................................................................................................................................. Post code: ..........................................................

**Contact telephone number/s suitable to provide to applicants to arrange viewings:**

Home: .................................................................................................................................

Mobile: .................................................................................................................................

**Sale details:**

Percentage share owned*: _______%

Remaining years on the Lease* __________

Property forms part of a Preserved Equity Scheme?* (Maximum share available is less than 100%)

YES/NO

*IMPORTANT NOTE: Please ensure you have referred to your Lease when completing this information

Copy of your Lease enclosed: (please tick) ☐

**Solicitor details:**

Solicitor’s Company name*: ..................................................................................................

Solicitor’s address*: .............................................................................................................

.................................................................................................................................

Telephone number*: ........................................ Fax number: ..........................................................

E-mail address*: .............................................. Reference: ..........................................................

Solicitor’s Contact name*: .................................................................................................

*Information which must be provided, we are unable to accept instructions without full information.

I agree to pay 1% plus VAT of the full market value of the property to Metropolitan should Metropolitan find the buyer.

Signed:

.................................................................................................................................

Date:

.................................................................................................................................
To ensure that we have all the information required to successfully market your property, please complete the form below. The information you provide will assist us in finding a buyer as quickly as possible, and will provide potential buyers with additional information before arranging viewings. The information that you provide must be accurate. False or misleading information could impact on the sale of your property. Metropolitan are not accountable for any false or incorrect information submitted within this form, which is then used to produce the marketing material. In addition, please attach photos of your home with this form, or send via email to hmresale@metropolitan.org.uk

**QUESTIONNAIRE TO BE COMPLETED BY THE SELLER**

Please tick the boxes to acknowledge having read these notes before completing the questionnaire.

| I understand that all prospective buyers will rely on the replies and photographs supplied by me and that all information which would affect a buying decision to view or proceed has been disclosed | ]
| I understand that making false statements or omitting relevant information is a criminal offence | ]
| I confirm that I have checked the attached valuation report thoroughly as Metropolitan will rely upon the information contained within it to advertise my property | ]
| I confirm that I will ensure that I will advise Metropolitan of any changes to the property or details supplied for the sale of my property as soon as possible | ]
| I understand that I will discuss with any prospective buyers what fixtures, fittings floor coverings, curtains etc will form part of the sale | ]

**Local amenities**
(For example: shops, schools, hospital, gym*)
*Please indicate approximate distance

**Transport links**
(For example: near to M25, local bus routes, local tube or railway stations*)
*Please indicate approximate distance
<table>
<thead>
<tr>
<th><strong>Property improvements</strong></th>
<th></th>
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<tbody>
<tr>
<td>(For example: new fitted kitchen, new roof tiles, wood flooring)</td>
<td></td>
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<table>
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<tr>
<th><strong>Property/Estate features</strong></th>
<th></th>
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<tbody>
<tr>
<td>(For example: landscaped garden, video entry system, gated community)</td>
<td></td>
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<tr>
<th>Photos attached or sent to <a href="mailto:hmresale@metropolitan.org.uk">hmresale@metropolitan.org.uk</a></th>
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<table>
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<tr>
<th>EPC enclosed</th>
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<table>
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<tr>
<th>Confirmation to Proceed document enclosed</th>
<th></th>
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<table>
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<tr>
<th>A photocopy of my lease</th>
<th></th>
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<table>
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<tr>
<th>Have there been any local disputes or any anti-social behaviour that have affected your enjoyment of the property? If so, please give details.</th>
<th></th>
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<tr>
<th>Do you own a parking space or do you have the exclusive right to use a parking space? Please note that if you rent a parking space, that space will not pass with the property to any buyer</th>
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<tr>
<th>Are there any formal or informal arrangements for access over this property? If so, please give details</th>
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<table>
<thead>
<tr>
<th>Do you have any formal or informal arrangements for access over any neighbouring property? If so, please give details</th>
<th></th>
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<tbody>
<tr>
<td>Question</td>
<td>Details</td>
</tr>
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<td>------------------------------------------------------------------------</td>
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</tr>
<tr>
<td>Have you made any alterations or additions to the property? Please give details</td>
<td></td>
</tr>
<tr>
<td>Are there any warranties or guarantees which will remain with the property? Please give details</td>
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<td>Are there any facilities which you share with neighbours, for example a shared driveway, or which benefit the property (such as solar panels)?</td>
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<tr>
<td>Are you aware of any major structural or other problems with the physical nature of the property and its environment including, for example, flooding, subsidence or Japanese knotweed?</td>
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Signed: 

*We are unable to begin marketing without recent photographs of your property*

Please fill in the details above and when you’re ready to proceed please return it to us at:

Metropolitan Home Ownership – After Sales Team, 2nd Floor, The Grange, 100 High Street, Southgate, London, N14 6P

OR email hmresale@metropolitan.org.uk
Panel of solicitors

We strongly advise you appoint a solicitor with knowledge of affordable housing conveyancing. Included in this pack are a panel of solicitors with experience in this field, but you are of course free to choose your own solicitor.

The solicitors on the panel are independent to Metropolitan.

<table>
<thead>
<tr>
<th>Panel of solicitors</th>
<th>Tinklin Springall Solicitors</th>
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<tbody>
<tr>
<td><strong>Cavendish</strong></td>
<td>Devonshire House</td>
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<tr>
<td>33 Cavendish Square</td>
<td>Elmfield Road</td>
</tr>
<tr>
<td>London,</td>
<td>Bromley, BR1 1TF</td>
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<tr>
<td>W1G 0PW</td>
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<td><strong>Cook Taylor Woodhouse</strong></td>
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</tr>
<tr>
<td>12 High Street</td>
<td></td>
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<tr>
<td>Dartford, DA1 1BY</td>
<td></td>
</tr>
<tr>
<td><strong>Prince Evans Solicitors</strong></td>
<td></td>
</tr>
<tr>
<td><strong>T</strong>: 020 7026 3016</td>
<td>Craven House</td>
</tr>
<tr>
<td><strong>E</strong>: <a href="mailto:newbusiness17@clglaw.co.uk">newbusiness17@clglaw.co.uk</a></td>
<td>Uxbridge Road</td>
</tr>
<tr>
<td></td>
<td>Ealing, W5 2BS</td>
</tr>
<tr>
<td><strong>T</strong>: 020 8402 6222</td>
<td></td>
</tr>
<tr>
<td><strong>W</strong>: <a href="mailto:cmp@tinklinspringall.co.uk">cmp@tinklinspringall.co.uk</a></td>
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<tr>
<td><strong>T</strong>: 01322 223223</td>
<td>Ealing, W5 2BS</td>
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<tr>
<td><strong>E</strong>: <a href="mailto:kmorris@ctwsolicitors.co.uk">kmorris@ctwsolicitors.co.uk</a></td>
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<td><strong>Prince Evans Solicitors</strong></td>
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<tr>
<td><strong>T</strong>: 0208 567 3477</td>
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<tr>
<td><strong>W</strong>: <a href="mailto:info@prince-evans.co.uk">info@prince-evans.co.uk</a></td>
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Energy performance certificate providers

**Syntegra EPC**
The Braccans Business Centre
2 The Braccans, London Rd, Bracknell
RG12 2XH

**Areas**: London

**T**: 0845 009 1625

**E**: mail@syntegra-epc.co.uk

**W**: www.syntegra-epc.co.uk

**MAP Surveyors***
2nd Floor,
142-148 Main Road,
Sidcup,
Kent, DA14 6NZ

**Areas**: London, South East and Thames Gateway

**T**: 0845 6344 187

**E**: surveys@mapsurveyors.co.uk

**W**: mapsurveyors.co.uk

**Nationwide EPC**
1st Group Ltd, 5D The Tanneries,
East Street, Titchfield,
Hampshire, PO14 4AR

**T**: 0203 327 2173

**E**: info@nationwideepc.com

**W**: www.mapsurveyors.co.uk

**Just EPC**
4th Floor, Merchant Exchange,
Waters Green, Macclesfield,
Cheshire, SK11 6JX

**T**: 0844 3104707

**E**: info@justepc.co.uk

**W**: www.justepc.co.uk

*Please note that Metropolitan does not endorse any particular company and you are free to choose an Energy Performance Certificate provider of your choice. It is important to check before instructing an EPC, that you do not already have an active EPC from when you purchased the property, as you may be able to use this. The EPC would have been provided to you at the point of sale. Please note we are unable to provide copies.*
Taking your marketing pictures

We request that you provide us with a minimum of 5 photographs (jpeg) which we will use to market your property. Buyers will be particularly interested in seeing the following areas of your home:

- The exterior of the property (front and back)
- The lounge area
- The kitchen
- The dining room
- The master bedroom

To achieve the best photograph ensure that the room is as light as possible and that you have as much of the room in view as is possible.

Below we have provided some examples which will assist you when taking your photographs.

**Good examples of marketing photographs:**

**Bad examples of marketing photographs:**

Photographs should be emailed to HM-Resale@metropolitan.org.uk

Further marketing tips:

Think about what images of your home will encourage a buyer to want to come to view it. Images of clean, tidy, welcoming spaces are best. As much as is possible, try and create a ‘blank canvas’ so that the buyer can imagine themselves/their possessions in position.

If you decide on outside images, ensure that your garden or balcony space is tidy and pick out the best features or view.

Take a look at a range of property websites such as Rightmove and Zoopla for inspiration.

You’ll very quickly get a sense of what works and what doesn’t work. This is your opportunity to show your home in its best light.

**Metropolitan recommend the following before you take photos of your home:**

- Ensure that your photography is in-focus
- If you have a digital camera, use it – the image quality will usually be better than that achieved by a camera-phone
Ensure as much of the room is included in the photo as possible (wide aspect), try and avoid any angle where a single piece of furniture dominates the picture.

Where possible, take photos during daylight hours – a bright, well-lit space will always prove more attractive than a poorly lit one.

Tidy up, dust, de-clutter

Open all blind and curtains

Replace broken light bulbs and cover any bare bulbs with a lamp shade

Do clear away any rubbish from outdoor spaces... don’t leave it there – the property we found this photo from is being offered with incentives – it’s taking longer and costing more to sell.

Don’t allow your interior photos to come out dark. Do make sure you use a flash or lighting to ensure rooms are well lit, if a room can’t be properly seen online, it will lose viewers quickly.

Do de-clutter - even a relatively small room containing a lot of furniture can be made to look spacious with a good tidy-up and the right perspective.

Ensure as much of the room is included in the photo as possible (wide aspect), try and avoid any angle where a single piece of furniture dominates the picture.

Tidy the garden (front and back, if applicable).

Make all beds

Ensure that the toilet/ bathroom is clean and presentable (with the toilet seat and lid down).

Remove clothes and washing from radiators or plain view.

Ensure that all washing up is put away and that the kitchen sides are clean and tidy.

Once your home is on the market, here are some steps you could follow to get the best from viewings:

Where possible ask a friend or neighbour to look after your pet (if you have one) during viewings

Vacuum all areas (particularly if you have animals)

Polish the furniture

Keep your home well aired

Fill a vase with fragrant flowers, alternatively make some coffee – these smells are known to have a positive impact on buyers

Open all your curtains

Ensure that the viewer is aware of all of the unique selling points (these include; large rooms, features, close points of interest, nice aspects and views).
For any queries please contact:

020 3535 2760
hmresale@metropolitan.org.uk
www.mho.co.uk
@flythenest

Metropolitan is a leading provider of integrated housing services, care and support and community regeneration. Metropolitan is the brand name for Metropolitan Housing Trust Limited (MHT Ltd), registered office, The Grange, 100 High Street, Southgate N14 6PW. MHT Ltd is charitable, registered under the Co-operative and Community Benefit Societies Act 2014, registered No 16337R and registered with the Homes and Communities Agency, the regulator of social housing, under No L0726.

Metropolitan Housing Trust Limited is authorised and regulated by the Financial Conduct Authority. Our company’s reference is 723654.

Some services we provide are not regulated.

Disclaimer: This information is intended as an overview and convenient guide and does not form, or form part of, any offer or contract. It is subject to change as we improve our services.

Your home is at risk if you do not keep up repayments on a mortgage or any other loan secured on it.

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